



A Systematic Review of Community Savings and Loan Associations and Maternal Health Service Utilisation in Rural Niger State, Nigeria

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Abstract

Maternal mortality remains a significant public health challenge in Nigeria, with rural areas such as Niger State experiencing low utilisation of essential maternal health services. Financial barriers are a primary constraint to accessing care. Community savings and loan associations have been proposed as a mechanism to mitigate these barriers by enhancing household financial resilience. This systematic review aimed to synthesise evidence on the association between access to community savings and loan associations and the utilisation of maternal health services among women in rural Niger State, Nigeria. Its objective was to determine the nature and strength of this relationship to inform policy and programme design. A systematic search of multiple electronic databases was conducted following a pre-defined protocol. Studies were included if they were conducted in rural Niger State, Nigeria, and quantitatively or qualitatively examined the link between savings and loan association participation and maternal health service use. Studies were screened, selected, and their quality assessed using standardised tools. Data were extracted and synthesised narratively. The search yielded a limited number of studies meeting the inclusion criteria. The available evidence, though scant, suggested a positive association. One included study reported that participating women were approximately 30% more likely to attend the recommended number of antenatal care visits than non-participants. Qualitative themes highlighted improved financial autonomy and reduced dependence on male relatives for health-related expenses. Preliminary evidence indicates that community savings and loan associations may be positively associated with improved maternal health service utilisation in this context by addressing financial access barriers. However, the current evidence base is insufficient to draw definitive conclusions. Further rigorous primary research employing robust study designs is required. Programmes integrating savings and loan components with maternal health initiatives should be encouraged and their impact rigorously evaluated. Policymakers should consider piloting and scaling such integrated approaches, supported by

continuous monitoring, community savings and loan associations, maternal health, service utilisation, financial access, rural, Niger State, Nigeria. This review consolidates the limited existing evidence on this topic in a specific high-need context, identifying a critical evidence gap and providing a foundation for future research and integrated programming.

Keywords: *Maternal health services, Community savings and loan associations, Rural health, Sub-Saharan Africa, Healthcare utilisation, Financial barriers, Nigeria*

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